Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 1 of 74

United States Bankruptcy Court Northern District of Illinois							Voluntary Petition
Name of Debtor (if individual, enter Last, First, Randolph, Travis L.	Middle):				ebtor (Spouse) <b>Tabitha L.</b>	) (Last, First	, Middle):
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):			used by the J maiden, and		in the last 8 years ):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all)				than one, state	all)	Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
xxx-xx-6839 Street Address of Debtor (No. and Street, City, and State): 10582 Atwood Road Roscoe, IL ZIP Code				xxx-xx-2880 Street Address of Joint Debtor (No. and Street, City, and State): 10582 Atwood Road Roscoe, IL  ZIP Code			
County of Residence or of the Principal Place of		61073	Count	y of Reside	ence or of the	Principal Pla	ace of Business:
Winnebago	Dusiness.			nebago			
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debto	or (if differe	nt from street address):
		ZIP Code	-				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor		of Business			•	-	otcy Code Under Which iled (Check one box)
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  (Check one box) □ Health Care Business □ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank □ Other  Tax-Exempt Entity (Check box, if applicable)				Chapt Chapt Chapt Chapt Chapt Debts a	er 7 er 9 er 11 er 12	Clof	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding e of Debts k one box)
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a tax-ex under Title 26 of Code (the Internal	empt organization	defined in 11 U.S.C. § 101(8) attes  defined in 11 U.S.C. § 101(8) attes			dual primarily nousehold pur	pose."
Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						C. § 101(51D).  J.S.C. § 101(51D).  cluding debts owed to insiders or affiliates)  on 4/01/16 and every three years thereafter).	
					S.C. § 1126(b).		n one or more classes of creditors,
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							
1- 50- 100- 200- 1	,000- 5,000 10,000		<b>]</b> 5,001- 0,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to	51,000,001 \$10,000,001 o \$10 to \$50 nillion million	to \$100 to	]  00,000,001  \$500  illion	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$50	\$50,000,001 \$1 to \$100 to	00,000,001 \$500	\$500,000,001 to \$1 billion			

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Randolph, Travis L. Randolph, Tabitha L. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Daniel A. Springer November 4, 2015 Signature of Attorney for Debtor(s) (Date) Daniel A. Springer Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 74 Document **B1** (Official Form 1)(04/13)

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Travis L. Randolph

Signature of Debtor Travis L. Randolph

### X /s/ Tabitha L. Randolph

Signature of Joint Debtor Tabitha L. Randolph

Telephone Number (If not represented by attorney)

#### November 4, 2015

Date

#### Signature of Attorney\*

### X /s/ Daniel A. Springer

Signature of Attorney for Debtor(s)

#### Daniel A. Springer 6314059

Printed Name of Attorney for Debtor(s)

#### Springer Law Firm

Firm Name

2222 E State St Suite 107 Rockford, IL 61104

Address

### Email: dspringerlaw@gmail.com

### 815.312.4725

Telephone Number

### November 4, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Randolph, Travis L. Randolph, Tabitha L.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v	
Δ	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b> 7	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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Name of Debtor(s): Randolph, Travis L. Randolph, Tabitha L.    Location	B1 (Official Form 1)	· · · · · · · · · · · · · · · · · · ·	<u>, , , , , , , , , , , , , , , , , , , </u>	Page 2	
All Prior Bankruptcy Cases Filed Within Last 8 Years (if more than two, attach additional sheet)  Location Where Filed: - None -  Location Where Filed: - Date Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)  Name of Debtor: - Date Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)  Name of Debtor: - Date Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)  Name of Debtor: - Date Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)  Name of Debtor: - Date Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)  Date Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)  Date Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)  Date Filed:  Date Filed:  Date Filed:    Date Filed:   Date Filed:	Voluntary P	Petition Petition	Name of Debtor(s):		
All Prior Bankruptey Cases Filed Within Last 8 Years (If more than two, attach additional sheet)  Location Where Filed: - None -  Location Where Filed: - Pending Bankruptey Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)  Name of Debtor: - None -  District: Case Number: Date Filed:  Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a fireat of imminent and identifiable harm to public health or safety?  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D  Exhibit D also completed and signed by the debtor is attached and made a part of this petition.  Exhibit D  Debtor has been domicicled or has had a residence, principal place of Susiness, or principal assets in this District.  There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	(This page must be	e completed and filed in every case)	• •		
Case Number:   Date Filed:   Where Filed:   Date Filed:	, 13		<del></del>	dditional sheet)	
Case Number:   Date Filed:	Location				
Where Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)  Name of Debtor: None -  District:  Relationship:  Date Filed:  Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D  (To be completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  Information Regarding the Debtor - Venue  (Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District.	Where Filed: - No	one -			
Name of Debtor: - None -  District:  Relationship:  Date Filed:  Relationship:  Judge:    Case Number:   Date Filed:			Case Number:	Date Filed:	
District:    Relationship:   Judge:		ng Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	un one, attach additional sheet)	
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The attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)    Exhibit A is attached and made a part of this petition.   I significant of Attorney for Debtor(s)   Daniel A. Springer		Exhibit A			
Signature of Attorney for Debtor(s)  Daniel A. Springer  Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  Information Regarding the Debtor - Venue  (Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)				
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.    Exhibit D	☐ Exhibit A is	attached and made a part of this petition.	Signature of Attorney for Debtor(s) (Date)		
□ Yes, and Exhibit C is attached and made a part of this petition.  ■ No.  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  ■ Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  Information Regarding the Debtor - Venue  (Check any applicable box)  □ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  □ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
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(Check any applicable box)  ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  □ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	Exhibit D al	lso completed and signed by the joint debtor is attached a	and made a part of this petition.		
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	■ Do da	ebtor has been domiciled or has had a residence, princip ays immediately preceding the date of this petition or for	al place of business, or principal asset a longer part of such 180 days than	ets in this District for 180 in any other District.	
Debtor is a debtor in a foreign proceeding and has its principal place of business or mineral access in the Huited Course to	D T	here is a bankruptcy case concerning debtor's affiliate, gr	eneral partner, or partnership pending	g in this District.	
this District, or has no principal place of business or assets in the United States in the United States in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)	La La	andlord has a judgment against the debtor for possession	n of debtor's residence. (If box checked	, complete the following.)	
(Name of landlord that obtained judgment)		(Name of landlord that obtained judgment)	<u> </u>		
(Address of landlord)		(Address of landlord)	<del></del>		
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure	□ D	Debtor claims that under applicable nonbankruptcy law, th	nere are circumstances under which t	he debtor would be permitted to cure	
the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period of the petition.	☐ De	bebtor has included with this petition the deposit with the			
after the filing of the petition.  Debtor certifies that he/she has served the Landlord with this certification, (11 U.S.C. § 362(l)).		- ·	his certification. (11 U.S.C. § 362(I)).		

B1 (Official Form 1)(04/13)	ŭ
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Randolph, Travis L.
(1711s page must be completed and filed in every case)	Randolph, Tabitha L.
Signature(s) of Debtor(s) (Individual/Joint)	-
I declare under penalty of perjury that the information provided in this	Signature of a Foreign Representative
petition is true and correct.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign
[If petitioner is an individual whose debts are primarily consumer debts has chosen to file under chapter 7] I am aware that I may proceed under	proceeding, and that I am authorized to file this petition.
chapter 7, 11, 12, or 13 of title 11, United States Code, understand the re available under each such chapter, and choose to proceed under chapter	elief (Check only one box.)
If no attorney represents me and no bankruntey netition preparer signs t	the Certified copies of the documents required by 11 17 C.C. S1616
petition] I have obtained and read the notice required by 11 U.S.C. §342	(b). Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter
I request relief in accordance with the chapter of title 11, United States C specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
V	X
Signature of Debtor Travis L. Randolph	Signature of Foreign Representative
$X = \{C \cap T\}$	Printed Name of Foreign Representative
Signature Wioint Debtor Tabitha L. Randolph	
Talanka- Wanta (TC	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
October 30, 2015  Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition
	preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for
Signature of Attorney*	compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b),
$\mathbf{X}_{-}$	110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers. I have given the debtor potice
Daniel A. Springer 6314059	of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
Springer Law Firm	
Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
2222 E State St Suite 107	
Rockford, IL 61104	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer,
A 4.1	principal, responsible person or partner of the hankruntey petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: dspringerlaw@gmail.com	
815.312.4725	
Telephone Number	
October 30, 2015 Date	Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes	
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
mitornation in the schedules is incorrect.	
Signature of Debtor (Corporation/Partnership)	Date
	Signature of bankruptcy petition preparer or officer, principal, responsible
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this pet	person, or partner whose Social Security number is provided above.
on behalf of the debtor.	Names and Social-Security numbers of all other individuals who prepared or
The debtor requests relief in accordance with the chapter of title 11, Unite States Code, specified in this petition.	assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
•	
X Signature of Authorized Individual	
Separate of Maniotycod High-Mills	75 a
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in
~	fines or imprisonment or both. II ILSC \$110-18 ILSC \$156

Date

# Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 6 of 74

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or deficiency so as to be incapable of realizing and making rational decisions with respect to financia responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of bein unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone through the Internet.);  □ Active military duty in a military combat zone.	1
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling	ıg
requirement of 11 U.S.C. § 109(h) does not apply in this district.  I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor:  Tabitha L. Randolph	
Date: October 30, 2015	

# Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 7 of 74

B 1D (Official Form I, Exhibit D) (12/09) - Cont. Page 2					
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Debtor: Travis L. Randolph					
Date: October 30, 2015					

Entered 11/04/15 13:43:44 Desc Main Case 15-82783 Doc 1 Filed 11/04/15

Document

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Travis L. Randolph Tabitha L. Randolph	Debtor(s)	Case No. Chapter	7
				·

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	October 30, 2015	Signature / Cu
		Travis L. Randolph
		Debtor
Date	October 30, 2015	Signature Tabitha L. Randolph
		Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 30, 2015	Signature
		Travis L. Randolph
		Debtor
Date	October 30, 2015	Signature Tabitha L. Randolph Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 10 of 74

# United States Bankruptcy Court Northern District of Illinois

In r	Travis L. Ra Tabitha L. R				(I ).	
				Debtor(s)	Case No. Chapter	7
				`,	-	<del></del>
	ĐI	SCL	OSURE OF COMP	ENSATION OF ATTO	RNEY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S compensation paid be rendered on beh	.C. § 3 to me alf of t	29(a) and Bankruptcy Rule within one year before the the debtor(s) in contemplation	2016(b), I certify that I am the a filing of the petition in bankrupte on of or in connection with the b	ttorney for the above-n y, or agreed to be paid ankruptcy case is as fol	amed debtor and that
	For legal serv	ices, [ ]	have agreed to accept		\$	800.00
	Prior to the fil	ing of	this statement I have receive	ed	\$	<del>-</del>
	Balance Due				\$	0.00
2.	The source of the c		sation paid to me was:			
	Debtor		Other (specify):			
3.	The source of comp	ensatio	on to be paid to me is:			
	■ Debtor		Other (specify):			
4.	■ I have not agree	ed to sl	are the above-disclosed co	mpensation with any other person	n unless they are memb	pers and associates of my law firm.
	☐ I have agreed to	share	the above-disclosed compe	nsation with a person or persons names of the people sharing in th		_
				render legal service for all aspec		
	c. Representation of d. [Other provision Negotiati reaffirma	of the design on section a	ebtor at the meeting of cred eded] ith secured creditors to	dering advice to the debtor in de tatement of affairs and plan whic litors and confirmation hearing, a preduce to market value; ex- tions as needed; preparation nousehold goods.	h may be required; and any adjourned hear	ings thereof;
6. 1	represer	itatior	tor(s), the above-disclosed to of the debtors in any orsary proceeding.	fee does not include the followin lischargeability actions, jud	g service: icial lien avoidance	s, relief from stay actions or
İ				CERTIFICATION		
I this b	certify that the foreankruptcy proceeding	going 1g.	is a complete statement of a	my agreement or arrangement for	payment to me for rep	resentation of the debtor(s) in
Dated	: <u>Oc</u> tober 30, 2	015				
		.010	<u> </u>	Daniel A. Springe		
				Springer Law Fir	m	
				2222 E State St Suite 107		
				Rockford, IL 611	04	
				815.312.4725		
				dspringerlaw@gr	mail.com	

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B8 (Ferm 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

		TOT CHOLD I	regriff of THIRDIS		
In re	Travis L. Randolph Tabitha L. Randolph			Case No.	
		· · · · · · · · · · · · · · · · · · ·	Debtor(s)	Chapter	7
	CHAPTER 7 INDIVI	DUAL DEBT	OR'S STATEMENT	OF INTEN	ITION
I decla person	are under penalty of perjury that the abo nal property subject to an unexpired lease	ve indicates m			
Date	October 30, 2015	Signature	Travis L. Randolph	~	
Date	October 30, 2015	Signature	Tabitha L. Randolph Joint Debtor	)	

Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 12 of 74

Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 11  Chapter 12  Chapter 13  You may apply to pay the filling fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then add the payment and the payment and the payment are proposed to payment and the payment are payment.
Debtor 2   Tabitha L. Randolph   First Name   Middle Name   Last
(Spouse if, filing)  First Name  United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Case number (If known)  Check if this an amended filing  Official Form B 3A  Application for Individuals to Pay the Filing Fee in Installments  12/1  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.  Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 11  Chapter 12  Chapter 13  You propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then edd the amendments of the surface of t
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Case number ((if known)  Check if this an amended filing  Official Form B 3A  Application for Individuals to Pay the Filing Fee in Installments  12/1  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.  Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 1  Chapter 1  Chapter 12  Chapter 13  You propose to pay and the dates you plan to pay them. Be sure all dates are business days.
Case number  (if known)  Check if this an amended filing  Official Form B 3A  Application for Individuals to Pay the Filing Fee in Installments  12/1  Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information.  Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 7  Chapter 11  Chapter 12  Chapter 12  Chapter 13  You propose to pay and the dates you plan to pay them. Be sure all dates are business days Then add the present a payment.
Official Form B 3A  Application for Individuals to Pay the Filing Fee in Installments  12/1  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.  Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 7  Chapter 11  Chapter 12  Chapter 13  You propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then edd the new forms.
Official Form B 3A  Application for Individuals to Pay the Filing Fee in Installments  12/1  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.  Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 7  Chapter 11  Chapter 12  Chapter 12  Chapter 13  You propose to pay and the dates you plan to pay them. Be sure all dates are business days.
Application for Individuals to Pay the Filing Fee in Installments  12/1  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.  Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 7  Chapter 11  Chapter 12  Chapter 12  Chapter 12  Chapter 13  You may apply to pay the filling fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days.
Application for Individuals to Pay the Filing Fee in Installments  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.  Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 7  Chapter 11  Chapter 12  Chapter 12  Chapter 13  You may apply to pay the filling fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then odd the necessaries are business
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.  Part 1: Specify Your Proposed Payment Timetable  1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 11  Chapter 12  Chapter 12  Chapter 13  You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then each the negretary before the payment of the payment of the married people are filing together, both are equally responsible for supplying correct or supplying correct or supplying together, both are equally responsible for supplying correct or supplying
1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 11  Chapter 12  Chapter 12  Chapter 13  You may apply to pay the filling fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business
1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 11  Chapter 12  Chapter 12  Chapter 13  You may apply to pay the filling fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business
1. Which chapter of the Bankruptcy Code are you choosing to file under?  Chapter 7  Chapter 11  Chapter 12  Chapter 13  You may apply to pay the filling fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business
you choosing to file under?  Chapter 11  Chapter 12  Chapter 13  You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business
2. You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business
2. You may apply to pay the filling fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then said the payments are found in the surface of the said that the said
2. You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then said the payments are sure and the payments are sure and the payments are sure and the payments.
propose to pay and the dates you plan to pay them. Be sure all dates are business
pay them. Be sure all dates are business
Three the form of the propose
to pay.
- On or before this date
later than 120 days after you file this
bankruptcy case. If the court approves your
payment timetable 5 83.75 On or before this date 1/28/16
+ \$ 83.75 On or before this date 2/27/16
MM / DD/ YYYY
s 335.00
Total Your total must equal the entire fee for the chapter you checked in line
Part 2: Sign Below
By Signing here you state that you are unable to new the Gill Elization
By signing here, you state that you are unable to pay the full filing fee at once, that you want to pay the fee in installments, and that you understand that:
<ul> <li>You must pay your entire filing fee before you make any more payments or transfer any more property to an attorney, bankruptcy petition</li> </ul>
You must pay the entire fee no later than 120 days after you first file for bankruptey called the
If you do not make any payment when it is due, your bankruptcy case may be dismissed, and your rights in other bankruptcy proceeding may be affected.
x tour x
Travis L. Randolph Daniel A. Springer
Signature of Debtor 1 Signature of Debtor 2 Your attorney's name and signature, if you used one
Date October 30, 2015
Date October 30, 2015 Date October 30, 2015 Date October 30, 2015 MM / DD / YYYY

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B 201B (Form 201B) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Travis L. Randolph Tabítha L. Randolph			Case No.	
		-	Debtor(s)	Chapter	7
			ICE TO CONSUN THE BANKRUPT		R(S)
Code.	I (We), the debtor(s), affirm that I (	Certific we) have received :	ation of Debtor and read the attached n	otice, as required	by § 342(b) of the Bankruptcy
Tabith	L. Randolph a L. Randolph		X Tou		October 30, 2015
Printed	Name(s) of Debtor(s)		Signature of D	Debtor	Date
Case N	lo. (if known)	. <u> </u>	X	0	October 30, 2015
			Signature of Jo	oint Debtor (if an	/)———Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# United States Bankruptcy Court Northern District of Illinois

In re	Travis L. Randolph Tabitha L. Randolph		Case No.		
		Debtor(s)	Chapter 7		
	VEI	RIFICATION OF CREDITOR I			
		Number o	f Creditors:	37	
	The above-named Debtor(s) I (our) knowledge.	nereby verifies that the list of credi	itors is true and correct to th	ne best of my	
Date:	October 30, 2015	Travis L. Randolph			
Date:	October 30, 2015	Signature of Debtor  Tabitha L. Randolph Signature of Debtor			

Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 15 of 74

Official Form 22A - 1 Check if this is an amended filing Chapter 7 Statement of Your Current Monthly Income					
Debtor 2	<ul> <li>1. There is no presumption of abuse</li> <li>2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 22A-2).</li> <li>3. The Means Test does not apply now because of qualified military service but it could apply later.</li> </ul>				
Fill in this information to identify your case:  Debtor 1 Travis L. Randolph	Check one box only as directed in this form and in Form 22A-1Supp:				

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X

Travis L. Randolph
Signature of Debtor 1

Date October 30, 2015

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

# Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 16 of 74

B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Travis L. Randolph Tabitha L. Randolph		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 17 of 74

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	ge 2				
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable					
statement.] [Must be accompanied by a motion for determination by the court.]					
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or me	ental				
deficiency so as to be incapable of realizing and making rational decisions with respect to financial					
responsibilities.);					
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being					
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o	or				
through the Internet.);					
☐ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Debtor: /s/ Travis L. Randolph					
Travis L. Randolph					
Date: November 4, 2015					

# Case 15-82783 Doc 1 Filed 11/04/15 Entered 11/04/15 13:43:44 Desc Main Document Page 18 of 74

B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Travis L. Randolph Tabitha L. Randolph		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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3 1D (Official Form 1, Exhibit D) (12/09) - Cont.	P	Page 2
•	unseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for	· -	
☐ Incapacity. (Defined in 11 U.S.C.	§ 109(h)(4) as impaired by reason of mental illness or n	nental
deficiency so as to be incapable of realizing	and making rational decisions with respect to financial	
responsibilities.);		
☐ Disability. (Defined in 11 U.S.C. §	§ 109(h)(4) as physically impaired to the extent of being	г Э
unable, after reasonable effort, to participate	e in a credit counseling briefing in person, by telephone,	or
through the Internet.);		
☐ Active military duty in a military of	combat zone.	
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	y administrator has determined that the credit counseling in this district.	ğ
I certify under penalty of perjury that the	e information provided above is true and correct.	
Signature of Debtor:	/s/ Tabitha L. Randolph	
	Tabitha L. Randolph	
Date: November 4,	2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Travis L. Randolph,		Case No.	
	Tabitha L. Randolph			
•		Debtors	Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	189,260.00		
B - Personal Property	Yes	4	58,010.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		266,574.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		10,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		63,976.26	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			6,276.18
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,228.00
Total Number of Sheets of ALL Schedu	ıles	29			
	To	otal Assets	247,270.00		
		ı	Total Liabilities	340,550.26	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Travis L. Randolph,		Case No.		
	Tabitha L. Randolph				
_		Debtors	Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	10,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	15,044.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	25,044.00

### State the following:

Average Income (from Schedule I, Line 12)	6,276.18
Average Expenses (from Schedule J, Line 22)	6,228.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	7,800.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		30,863.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	10,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		63,976.26
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		94,839.26

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B6A (Official Form 6A) (12/07)

In re	Travis L. Randolph,	Case No
	Tabitha L. Randolph	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Joint, or Secured Claim Interest in Property Deducting any Secured Claim or Exemption Community Home at 10582 Atwood Road, Roscoe, IL 61073 Tenancy by the Entirety 189,260.00 J. 181,641.00 (Debtors' Primary Residence)

Sub-Total > **189,260.00** (Total of this page)

Total > 189,260.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	20.00
2.	Checking, savings or other financial	Checking Account with Chase Bank, Rockford IL	J	20.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account with Chase Bank, Rockford IL	W	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and	Household Furniture, Bed, Sofa, Refrigerator	J	2,000.00
	computer equipment.	Miscellaneous Tools	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books	J	50.00
6.	Wearing apparel.	Used Clothing	J	200.00
7.	Furs and jewelry.	Costume Jewelry	J	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	.22 Rifle, Rueger .380 Pistol	J	500.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

3 continuation sheets attached to the Schedule of Personal Property

3,940.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Travis L. Randolph, Tabitha L. Randolph	Case No.
-		Debtors SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) through Chase	J	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Potential 2015 Tax Refund (2014 Tax Refund: \$4,626.00 and \$3,281.00, \$3,370.00 from EITC)	J	Unknown
				Sub-Tot	al > <b>0.00</b>
			T)	Total of this page)	

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Travis L. Randolph,
	Tabitha L. Randolph

Case No.

### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2013 Chevy Cruze with 47,000 miles in good condition	W	8,350.00
			2010 Chevy Tahoe with 88,000 miles in good condition	W	20,400.00
		2	2011 Chevy Traverse with 65,000 miles in good condition	w	14,600.00
			2009 Harley Davidson FXDF Dyna Fat Bob in good condition	J	10,720.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	ı	Household Pets	J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
				Sub-Total	al > <b>54,070.00</b>

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Travis L. Randolph, Tabitha L. Randolph		Cas	e No	
	Debtors  SCHEDULE B - PERSONAL PROPERTY  (Continuation Sheet)				
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

35. Other personal property of any kind not already listed. Itemize. X

> Sub-Total > (Total of this page)

0.00

Total >

58,010.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re Travis L. Randolph, Tabitha L. Randolph

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Home at 10582 Atwood Road, Roscoe, IL 61073 (Debtors' Primary Residence)	735 ILCS 5/12-901	30,000.00	189,260.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	20.00	20.00
Checking, Savings, or Other Financial Accounts, Checking Account with Chase Bank, Rockford IL	Certificates of Deposit 735 ILCS 5/12-1001(b)	20.00	20.00
Checking Account with Chase Bank, Rockford IL	735 ILCS 5/12-1001(b)	50.00	50.00
<u>Household Goods and Furnishings</u> Household Furniture, Bed, Sofa, Refrigerator	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Miscellaneous Tools	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectible Books	e <u>s</u> 735 ILCS 5/12-1001(a)	50.00	50.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Furs and Jewelry Costume Jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
<u>Firearms and Sports, Photographic and Other Hob.</u> .22 Rifle, Rueger .380 Pistol	<u>oby Equipment</u> 735 ILCS 5/12-1001(b)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension (401(k) through Chase	or Profit Sharing Plans 735 ILCS 5/12-1006	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2013 Chevy Cruze with 47,000 miles in good condition	735 ILCS 5/12-1001(c)	2,400.00	8,350.00

T-4-1.	36.340.00	201.550.00
TOTAL:	.50540.00	701.550.00

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B6D (Official Form 6D) (12/07)

In re	Travis L. Randolph,
	Tabitha L. Randolph

Case No.		

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2/2014	T	DATED			
Carfinance 7525 Irving Center Drive, Suite 250 Irvine, CA 92618	x	w	Purchase Money Security  2011 Chevy Traverse with 65,000 miles in good condition		<u> </u>			
			Value \$ 14,600.00				22,146.00	7,546.00
Account No.  Chrysler Capital PO Box 961275 Fort Worth, TX 76161		w	1/2015 Purchase Money Security 2010 Chevy Tahoe with 88,000 miles in good condition					
			Value \$ 20,400.00				33,344.00	12,944.00
Account No.  Harley Davidson Credit Attn: Bankruptcy Dept. 3850 Arrowhead Dr. Minneapolis, MN 55438		J	2/2014  Purchase Money Security  2009 Harley Davidson FXDF Dyna Fat Bob in good condition					
			Value \$ 10,720.00				13,055.00	2,335.00
Account No.  Heartland Credit Union 2213 W. White Oaks Drive Springfield, IL 62704		w	2/2013  Purchase Money Security  2013 Chevy Cruze with 47,000 miles in good condition					
			Value \$ 8,350.00	1			16,388.00	8,038.00
continuation sheets attached		•	(Total of t	Subt		_	84,933.00	30,863.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Travis L. Randolph,		Case No.	
	Tabitha L. Randolph			
_		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_	_		_	_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDA	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			5/2013	Ť	T	ıı		
Round Point Mortgage PO Box 19409 Charlotte, NC 28219		w	First Mortgage  Home at 10582 Atwood Road, Roscoe, IL 61073 (Debtors' Primary Residence)		E D			
			Value \$ 189,260.00			Ш	181,641.00	0.00
Account No.			Value \$					
Account No.			value \$			Н		
Account No.			Value \$					
			Value \$	_				
Account No.			Value \$					
Sheet 1 of 1 continuation sheets attack Schedule of Creditors Holding Secured Claims		d to		Sub his		- 1	181,641.00	0.00
Ç			(Report on Summary of So		Cota lule	- 1	266,574.00	30,863.00

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B6E (Official Form 6E) (4/13)

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

## Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### **■** Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Travis L. Randolph,		Case No.	
	Tabitha L. Randolph			
		Debtors	,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### **Domestic Support Obligations**

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR CONTINGENT UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Account No. Kandi Miller 0.00 1621 Roosevelt Ave. Machesney Park, IL 61115 0.00 0.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00

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B6E (Official Form 6E) (4/13) - Cont.

In re	Travis L. Randolph, Tabitha L. Randolph		Case No.	
-		Debtors	,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) 2014 Account No. **Income Tax Debt IRS** 0.00 **Centralized Insolvency Operation** PO Box 7346 J Philadelphia, PA 19101-7346 10,000.00 10,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 10,000.00 10,000.00 Total 0.00 (Report on Summary of Schedules) 10,000.00 10,000.00

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B6F (Official Form 6F) (12/07)

In re	Travis L. Randolph,		Case No.	
	Tabitha L. Randolph	Dahtana	-,	
		Debtors		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

— Check and con it decid has no election holding unsecut			is to report on and senedate 1.					
CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ğ	U	Ŀ	ΣΤ.	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	T & Y C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGWZ	721-05-D	FUTE	±	AMOUNT OF CLAIM
Account No.			Payday Loan	T	DATED		Ī	
All Credit Lenders PO Box 5598 Elgin, IL 60121		J			D			800.00
Account No.	H		Overdraft Fees	Ħ	П	t	†	
Alpine Bank 1700 N. Alpine Road Rockford, IL 61107		н						716.00
Account No.	H			$\forall$	Н	t	†	
Mutual Management Services Co., LLC 7177 Crimson Ridge Dr., Suite 10 PO Box 8740 Rockford, IL 61126-6235			Representing: Alpine Bank					Notice Only
Account No.			Fees	$\Box$	П	T	1	
Altamore & Associates Attn: Bankruptcy Dept. 308 W State St., #420 Rockford, IL 61101		J						
								945.00
			(Total of t	Subt			)	2,461.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDED WORK VALUE	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No.	1		Medical Bills	T	E D		
Beloit Health System Attn: Bankruptcy Dept. 1969 West Hart Road Beloit, WI 53511		J					3,748.00
Account No.			Credit Card Purchases	+	$\vdash$		
Capital One Bank USA NA Attn: Bankruptcy Dept. PO Box 30281 Salt Lake City, UT 84130		w					533.00
Account No.	╁		Overdraft Fees	+	_		333.00
Chase Bank Attn: Bankruptcy Dept. 340 S. Cleaveland Ave., Bldg. 370 Westerville, OH 43081		J					326.00
Account No.			Payday Loan	+	H		
Check Into Cash Attn: Bankruptcy Dept. 3437-39 N. Main St Rockford, IL 61103		J					2,500.00
Account No.			Payday Loans	+	$\vdash$		2,000.00
Check N' Go 2521 Milton Avenue Janesville, WI 53545		J					3,400.00
						<u></u>	3,400.00
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			10,507.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	I c	Н	sband, Wife, Joint, or Community		С	ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIN IS SUBJECT TO SETOFF, SO STATE.		N T I N G	DZQDQ	I S P U T E D	AMOUNT OF CLAIN
Account No.	1		Credit Card Purchases		T	DATED		
Comenity Bank/Gordmans PO Box 182789 Columbus, OH 43218		w				ט		923,00
Account No.	╁		Credit Card Purchases					
Comenity Bank/Meijer PO Box 182789 Columbus, OH 43218		w						
	┖							532.00
Account No.  Comenity Bank/Victorias Secret PO Box 182789 Columbus, OH 43218		w	Credit Card Purchases					1,188.00
Account No.	╁		Credit Card Purchases	+	+			1,100.00
Credit One Bank NA Attn: Bankruptcy Dept. PO Box 98872 Las Vegas, NV 89193		w						1,022.00
Account No.			Medical Bills	$\dashv$	+			1,022.00
Crusader Clinic Attn: Bankruptcy Dept. 1100 Broadway Rockford, IL 61104		J						102.00
Sheet no. <b>2</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u></u>		(Tota			ota.		3,767.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Travis L. Randolph,	Case No
	Tabitha L. Randolph	

### Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ļ	U	P	)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATE	D I S P U T E D		AMOUNT OF CLAIM
Account No.			Credit Extension	T	ΙE			
Culligan International 9399 West Higgins Road, Suite 1100 Des Plaines, IL 60018		J			D		_	205.00
Account No.			Credit Card Purchases				T	
Elan Financial Attn: Bankruptcy Dept. PO Box 108 Saint Louis, MO 63166		w						
								331.00
Account No.  Equifax PO Box 740256 Atlanta, GA 30374		J	Notice Only					0.00
Account No.			Notice Only		Г	Г	Τ	
Experian PO Box 4500 Allen, TX 75013		J						0.00
Account No.	T		Medical Services	T	T		T	
Family Counseling Services 210 N. Longwood Street Rockford, IL 61107		J						76.00
Sheet no. 3 of 10 sheets attached to Schedule of	_	_		Sub	tota	ıl	T	
Creditors Holding Unsecured Nonpriority Claims	(Total of t					612.00		

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In re	Travis L. Randolph,	Case No
	Tabitha L. Randolph	

	С	Ни	sband, Wife, Joint, or Community	Тс	Ιu	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q I	SPUTED	AMOUNT OF CLAIM
Account No.			Credit Card Purchases	T	E D		
First Premier Bank Attn: Bankruptcy Dept. 3820 N Louise Ave Sioux Falls, SD 57107		w					437.00
Account No.			Credit Card Purchases				
First Premier Bank Attn: Bankruptcy Dept. 3820 N Louise Ave Sioux Falls, SD 57107		w					
Account No.	_	-	Credit Extension	+		L	664.00
Ginny's Attn: Bankruptcy Dept. 1112 7th Avenue Monroe, WI 53566		J	ordit Extension				327.00
Account No.			Fees		<u> </u>		
Healing Hands School 125 W. Mission #212 Escondido, CA 92025		J					254200
Account No.			Medical Bills	+	-		3,643.00
Illinois Pathologists Services, LLC PO Box 9846 Peoria, IL 61612		J					67.00
Sheet no4 of _10 _ sheets attached to Schedule	e of		<u> </u>	Sub	tota	1 al	
Creditors Holding Unsecured Nonpriority Claims	-		(Total of				5,138.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

	С	Hu	sband, Wife, Joint, or Community	С	Ιυ	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DA	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Fees	T	E D		
Kinnickinnick School District 5410 Pine Lane Roscoe, IL 61073		J					260.00
Account No.			Credit Card Purchases				
Kohls Attn: Bankruptcy Dept. PO Box 3115 Milwaukee, WI 53201		J					500.00
Account No.	-		Back Rent	+			500.00
Lincoln Rental & Sales 3110 Auburn Street Rockford, IL 61101		J	Buok Kein				1,226.00
Account No.			Medical Services				-,
Mathers Clinic 6090 Strathmoor Drive #1 Rockford, IL 61107		J					500.00
Account No.			Credit Card Purchases		$\frac{1}{1}$		590.00
Montgomery Ward & Co., Inc. Attn: Bankruptcy Dept. 535 W. Chicago Ave Chicago, IL 60610		J					400.00
Sheet no5 _ of _10 _ sheets attached to Schedule of	_		1	Sub	tota	ıl	0.070.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,976.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

·				_		_	
CREDITOR'S NAME,	CODEBTOR	Husban	nd, Wife, Joint, or Community		U N	D	
MAILING ADDRESS	Ď	н	DAME OF A DAMAG DIGUIDADE AND	Ň	L.		
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND			P	
AND ACCOUNT NUMBER	ŤΙ	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	ŭ	Ť	AMOUNT OF CLAIM
(See instructions above.)	0	С	IS SUBJECT TO SETOFF, SO STATE.	G	ľ	E	
	K	-		COXT-XGEXT	A	וט	
Account No.		St	udent Loans		Ė		
Navient				H			
		w					
PO Box 9635		ا۷۷					
Wilkes Barre, PA 18773							
							15,044.00
Account No.		Me	edical Bills				
OSF St. Anthony Med Center							
Attn: Bankruptcy Dept.		J					
		٦					
5510 East State St.							
Rockford, IL 61108-2381							
							4,735.00
Account No.	$\dashv$	Cr	redit Card Purchases	H	$\exists$	H	
Pay Pal							
Attn: Bankruptcy Dept.		J					
PO Box 45950		Ĭ					
Omaha, NE 68145							
							1,366.00
Account No.		ins	surance				
Pekin Insurance Group							
2505 Court Street		J					
Pekin, IL 61558							
							257.00
Account No.	$\dashv$	ine	surance	H	Н		201.00
Theodin 1101		""	04141100				
Progressive Insurance	- [						
	- 1	J					
6300 Wilson Mills Road		١,					
Cleveland, OH 44143							
]							
							1,104.00
Sheet no. <b>6</b> of <b>10</b> sheets attached to Schedule of	_1			Subt	otel	$\Box$	
						- 1	22,506.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nıs į	oag	e)	•

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B6F (Official Form 6F) (12/07) - Cont.

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

### Debtors

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U	D	)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDA	T E	AMOUNT OF CLA	AIM
Account No.			Medical Bills	]⊤	lΕ			
Radiology Consultants of Rockford Attn: Bankruptcy Dept. 39020 Eagle Way Chicago, IL 60678		J			D		103.	.00
Account No.								
ATG Credit Attn: Bankruptcy Dept. 1700 W Courtland St Ste 201 Chicago, IL 60622			Representing: Radiology Consultants of Rockford				Notice O	nly
Account No.			Medical Bills	Π				
Rockford Radiology Attn: Bankruptcy Dept. 2400 N Rockton Ave Rockford, IL 61103		J					131.	.00
Account No.								
Rockford Mercantile Agency Attn: Bankruptcy Dept. 2502 S Alpine Rd Rockford, IL 61108			Representing: Rockford Radiology				Notice O	nly
Account No.			Medical Bills			T		
Southern Wisconsin Emergency Attn: Bankruptcy Dept. 1446 N Randall Ave Janesville, WI 53545		J					264.	.00
Sheet no7 of _10_ sheets attached to Schedule of				Subt			498.	00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	T-30.	50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STAT	_AIM	CONTINGENT	I Q I	Ţ	AMOUNT OF CLAIM
Account No.			Personal Loan		Ť	T E		
Springleaf Financial Services P.O Box 3251 Evansville, IN 47731		J				D		6,390.00
Account No.	1		Utilities			Г		
Sprint KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park, KS 66251		J						3,000.00
Account No.	t		Medical Services			Н		
Sterling Laboratories 4629 N. Ronald Street Harwood Heights, IL 60706		J						266.00
Account No.	t		Medical Bills			Т		
Swedish American Medical Group Attn: Bankruptcy Dept. PO Box 1567 Rockford, IL 61110		J						2,480.00
Account No.	✝	$\vdash$			$\vdash$	$\vdash$		
Mutual Management Services Co., LLC 7177 Crimson Ridge Dr., Suite 10 PO Box 8740 Rockford, IL 61126-6235			Representing: Swedish American Medical Group					Notice Only
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of						tota		12,136.00
Creditors Holding Unsecured Nonpriority Claims			(	Total of tl	his	pag	(e)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	_   6	UN	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTIN	L Q U	D I S P U T E	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	11)	11)	Thirder of CLIMIN
Account No.	T		Credit Card Purchases	٦ ٢	ΙE		
	1			$\vdash$	D	╀	_
SYNCB/Amazon PO BOX 965015		J					
Orlando, FL 32896							
							207.00
Account No.			Credit Card Purchases	T	T		
SYNCB/Care Credit							
Attn: Bankruptcy Dept		w					
PO BOX 960061							
Orlando, FL 32896							
							762.00
Account No.	T		Credit Card Purchases	T	T		
SYNCB/Wal-Mart Attn: Bankruptcy Dept.		w					
PO Box 965024		'					
Orlando, FL 32896							
							409.00
Account No.			Utilities		Τ		
T-Mobile Bankruptcy Team							
PO Box 53410		J					
Bellevue, WA 98015-3410							
							392.00
Account No.							
Afni			Representing:				
Attn: Bankruptcy Dept.			T-Mobile Bankruptcy Team				Notice Only
PO Box 3097			The bird bank aproy roun				1105
Bloomington, IL 61702-3097							
	L				$\perp$		
Sheet no9 of _10_ sheets attached to Schedule of				Sub	tota	al	1 770 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	paş	ge)	1,770.00

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In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

	1	1		Τ,	1	Т.	π	
CREDITOR'S NAME,	ő		sband, Wife, Joint, or Community	٩,	N	١'n	1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	UNLIQUIDATED	FUTE	5	AMOUNT OF CLAIM
Account No.			Notice Only	ŢΫ	T		Ī	
TransUnion 555 West Adams Street Chicago, IL 60661		J			D			0.00
Account No.			Traffic Fines	T		T	T	
Winnebago County Circuit Court 400 W State St Rockford, IL 61101		w						
								1,605.26
Account No.	┢	H		十	╁	t	$\dagger$	
Account No.								
Account No.								
Sheet no10_ of _10_ sheets attached to Schedule of				Sub			1	1,605.26
Creditors Holding Unsecured Nonpriority Claims			(Total of t		-		)	1,000.20
			(Report on Summary of So		Fota dule		,	63,976.26

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B6G (Official Form 6G) (12/07)

	-	
1	n	re

Travis L. Randolph, Tabitha L. Randolph

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Duvera 1910 Palomar Point Way, Suite 101 Carlsbad, CA 92008 Lease on Pet dog, \$402/month starting 6/2015, Lessee

Rent a Center/Get it Now 5501 Headquarters Dr Plano, TX 75024

Furniture Lease, \$139/month x 21 months startin 11/2014, Lessee

Rent a Center/Get it Now 5501 Headquarters Dr Plano, TX 75024

Furniture Lease, \$97/month for 25 months starting 12/2014, Lessee

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B6H (Official Form 6H) (12/07)

In re	Travis L. Randolph,	Case No.
	Tabitha L. Randolph	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

James Smith 10582 Atwood Rd. Roscoe, IL 61073 Carfinance 7525 Irving Center Drive, Suite 250 Irvine, CA 92618

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Fill	in this information to identify your	case:							
Del	otor 1 Travis L. Ra	andolph			_				
	otor 2 Tabitha L. F	Randolph			_				
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	T OF ILLINOIS		_				
	se number 						d filing ent showir	ng post-petitio	
0	fficial Form B 6I							ollowing date.	
	chedule I: Your Inc	ome				MM / DD/ Y	YYY		12/13
sup spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and you che a separate sheet to this form.  Describe Employment	are married and not filing wing spouse is not filing wing the top of any additi	ng jointly, and your ith you, do not inclu	spouse i de infori	s living v	with you, incl	lude infoi ouse. If m	rmation abou nore space is	t your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-f	iling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status*	<ul><li>■ Employed</li><li>□ Not employed</li></ul>	_			■ Employed □ Not employed		
	employers.	Occupation	. ,				al Assis	tant	
	Include part-time, seasonal, or self-employed work.	Employer's name	State of Illinois			State of	f Illinois		
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed the		chment	for Addit	ional Employ	ment Inf	ormation	
Par	Give Details About Mo	nthly Income							
	mate monthly income as of the case unless you are separated.	date you file this form. If	you have nothing to r	eport for	any line,	write \$0 in the	space. Ir	nclude your no	on-filing
	u or your non-filing spouse have me space, attach a separate sheet to		ombine the information	n for all e	employers	s for that perso	on on the	lines below. If	you need
					For	Debtor 1		ebtor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,110.56	\$	4,117.70	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	2,110.56	\$	4,117.70	

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	otor 1 otor 2	Travis L. Randolph Tabitha L. Randolph		C	Case	e number ( <i>if ki</i>	nown)	_					
						r Debtor 1					pouse		
	Cop	y line 4 here	. 4.		\$_	2,110	0.56	_	\$	4,	117.70	<u> </u>	
5.	List	all payroll deductions:											
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	388	8.40	1	\$	1	817.72	2	
	5b.	Mandatory contributions for retirement plans	5b.		\$ -		0.00	_	\$		0.00	_	
	5c.	Voluntary contributions for retirement plans	5c.		\$		0.00	_	\$		0.00	_	
	5d.	Required repayments of retirement fund loans	5d.		\$		0.00	<u></u>	\$		0.00	)	
	5e.	Insurance	5e.		\$		0.00	Ē	\$		0.00	)	
	5f.	Domestic support obligations	5f.		\$_		0.00	_	\$		0.00	)	
	5g.	Union dues	5g.		\$_		0.00	_	\$		0.00	_	
	5h.	Other deductions. Specify:	5h.	+	\$_		0.00	_ +	\$		0.00	<u> </u>	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	:	\$_	38	8.40	_	\$		817.72	<u>!</u>	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$_	1,72	2.16	_	\$	3,	299.98	<u> </u>	
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependeregularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify: Secondary Employment	8c. 8d. 8e.		\$ \$ \$ \$ \$		0.00 0.00 0.00 0.00 0.00 0.00 0.00		\$		0.00 0.00 0.00 0.00 0.00 0.00 254.04		
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	S	(	0.00		\$	1	,254.0	4	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_		1,722.16	+ 9	;	4,55	54.02	= \$	6,2	76.18
							J L						
11.	Inclionation of the Do	e all other regular contributions to the expenses that you list in Schedude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are ricify:	our depe							chedule 11.			0.00
12.		the amount in the last column of line 10 to the amount in line 11. The e that amount on the Summary of Schedules and Statistical Summary of Ceies								12.	\$	6,2	76.18
13.	Do	you expect an increase or decrease within the year after you file this fo	rm?								Combi month		ome
		No. Yes. Explain:											

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Debtor 1	Travis L. Randolph		
Debtor 2	Tabitha L. Randolph	Case number (if known)	

## Official Form B 6I Attachment for Additional Employment Information

Spouse		
Occupation	Nurse	
Name of Employer	The European Service At Home, Inc.	
How long employed		
Address of Employer	49 W. Slade Street	
	Palatine, IL 60067	

Official Form B 6I Schedule I: Your Income page 3

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<b></b>	in this inf	tion to it.				1		
FIII	in this informa	ation to identify y	our case:					
Deb	otor 1	Travis L. Ra	ndolph			Che	eck if this is:	
Deh	otor 2	Tabitha I D	andalah				An amended filing	wing post-petition chapter
	ouse, if filing)	Tabitha L. R	andoiph					the following date:
		. 0	NODTI	IEDNI DIOTDIOT OF ILLIN	1010		MM / DD / \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \	
Unit	ted States Bankr	ruptcy Court for the	: NORTE	IERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
	se number nown)						A separate filing for 2 maintains a separate	or Debtor 2 because Debtor arate household
O	fficial Fo	orm B 6J						
S	chedule	J: Your	 Exper	ises				12/13
Be info nur	as complete ormation. If m mber (if know	and accurate as nore space is no n). Answer eve	s possible eeded, atta ry questio	. If two married people a ich another sheet to this				
Par 1.	t 1: Desci Is this a joi	ribe Your House	ehold					
١.	□ No. Go to							
	_		in a separ	ate household?				
	■ N							
		-	st file a sep	parate Schedule J.				
2.	Do you hay	e dependents?						
۷.	•	•		<b>-</b>	5		5	B I I
	Do not list D and Debtor 2		Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents'	names.			Daughter		_ 7	Yes
					Daughter		10	□ No
					Daugnter			■ Yes □ No
					Mother		65	■ Yes
								□ No
					Father		85	■ Yes
3.	expenses o yourself an	penses include of people other to d your depende	than ents?	No Yes				
Est	imate your ex	a date after the	our bankr	uptcy filing date unless y				apter 13 case to report of the form and fill in the
the		h assistance an		government assistance cluded it on Schedule I:			Your exp	enses
4.		or home owners		uses for your residence.	Include first mortgag	je 4.	\$	1,752.00
	If not include	ded in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		erty, homeowner'	s, or renter	's insurance		4a. 4b.		0.00
	•	•		upkeep expenses		4c.	\$	50.00
		eowner's associa				4d.		0.00
5.	Additional i	mortgage paym	ents for yo	<b>our residence</b> , such as ho	me equity loans	5.	\$	0.00

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	ravis L. Ra abitha L. R		Case nur	Case number (if known)					
	ubitiiu E. it	шиопри							
6. Utilities:			_	_					
	•	it, natural gas	6a		403.00				
		garbage collection	6b	· -	45.00				
	•	Il phone, Internet, satellite, and cable services	6c	· -	645.00				
	ther. Specify:		6d	· -	0.00				
7. Food an	nd housekee	eping supplies	7	. \$	850.00				
<ol><li>Childcar</li></ol>	re and child	ren's education costs	8	. \$	0.00				
9. Clothing	g, laundry, a	nd dry cleaning	9	. \$	150.00				
10. Persona	al care produ	ucts and services	10	. \$	125.00				
11. Medical	and dental	expenses	11	. \$	0.00				
12. Transpo	ortation. Incl	ude gas, maintenance, bus or train fare.		_					
Do not in	nclude car pa	ayments.	12	. \$	350.00				
13. Entertaiı	nment, club	s, recreation, newspapers, magazines, and bo	<b>ooks</b> 13	. \$	0.00				
<ol><li>Charitab</li></ol>	ole contribut	tions and religious donations	14	. \$	0.00				
15. <b>Insuran</b> o	ce.								
		ance deducted from your pay or included in lines							
	fe insurance		15a		0.00				
15b. He	ealth insuran	ce	15b	. \$	0.00				
15c. Ve	ehicle insurar	nce	15c	. \$	200.00				
15d. Ot	ther insuranc	ce. Specify:	15d	. \$	0.00				
6. <b>Taxes.</b> D	Do not includ	e taxes deducted from your pay or included in line	es 4 or 20.						
Specify:			16	. \$	0.00				
	ent or lease	. ,							
	ar payments		17a	. \$	414.00				
17b. Ca	ar payments	for Vehicle 2	17b	. \$	739.00				
17c. Ot	ther. Specify:	Motorcycle	17c	. \$	366.00				
17d. Ot	ther. Specify:	Rent A Center	17d	. \$	139.00				
8. Your pay	yments of a	limony, maintenance, and support that you di	d not report as						
deducte	d from your	pay on line 5, Schedule I, Your Income (Offic	al Form 61). 18	. \$	0.00				
<ol><li>Other pa</li></ol>	ayments yοι	ı make to support others who do not live with	you.	\$	0.00				
Specify:			19						
		expenses not included in lines 4 or 5 of this fe							
20a. Mo	ortgages on	other property	20a	. \$	0.00				
20b. Re	eal estate tax	kes	20b		0.00				
20c. Pro	roperty, home	eowner's, or renter's insurance	20c	. \$	0.00				
20d. Ma	aintenance, r	repair, and upkeep expenses	20d	. \$	0.00				
20e. Ho	omeowner's	association or condominium dues	20e	. \$	0.00				
1. <b>Other:</b> S	Specify:		21	. +\$	0.00				
0 Va		anne Add Cara Athanash O4		•	0.000.00				
		nses. Add lines 4 through 21.	22	. \$	6,228.00				
	•	onthly expenses.							
		thly net income.	00-	•	0.070.40				
		your combined monthly income) from Schedule I.	23a		6,276.18				
23b. Cc	opy your mor	nthly expenses from line 22 above.	23b	\$	6,228.00				
		monthly expenses from your monthly income.	22-	¢	48.18				
Th	ne result is yo	our monthly net income.	23c	. \$	40.10				
For examp	ple, do you exp	ncrease or decrease in your expenses within the sect to finish paying for your car loan within the year or do so of your mortgage?			ase or decrease because of a				
☐ Yes.									
Explain:									

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Travis L. Randolph Tabitha L. Randolph		Case No.				
		Debtor(s)	Chapter	7			

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting

	of <u>31</u>	e best of my knowledge, information, and belief.	and belief.		
Date	November	4, 2015	Signature	/s/ Travis L. Randolph Travis L. Randolph	
Date	November	4, 2015	Signature	/s/ Tabitha L. Randolph Tabitha L. Randolph Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Northern District of Illinois

	Travis L. Randolph			
In re	Tabitha L. Randolph		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$17,939.74	2015 YTD: Debtor Employment Income
\$8,418.00	2014: Debtor Employment Income
\$10,000.00	2013: Debtor Employment Income
\$51,019.61	2015 YTD: Joint Dbt Employment Income
\$57,884.00	2014: Joint Dbt Employment Income
\$57,000.00	2013: Joint Dbt Employment Income

COLIDOR

AMOUNT

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Harley Davidson Credit Attn: Bankruptcy Dept. 3850 Arrowhead Dr. Minneapolis, MN 55438	DATES OF PAYMENTS Monthly	AMOUNT PAID <b>\$366.00</b>	AMOUNT STILL OWING \$13,055.00
Carfinance 7525 Irvine Center Drive, Suite 250 Irvine, CA 92618	8/2015 - 9/2015	\$2,296.00	\$22,146.00
Chrysler Capital PO Box 961275 Fort Worth, TX 76161	9/2015	\$1,545.00	\$33,344.00
Round Point Mortgage PO Box 19409 Charlotte, NC 28219	8/2015 - 10/2015	\$7,516.00	\$181,641.00
Heartland Credit Union 2213 W. White Oaks Drive Springfield, IL 62704	8/2015 - 9/2015	\$1,203.00	\$16,388.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None b D

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Springer Law Firm 2222 E State St, Suite 107 Rockford, IL 61104 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 10/2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$800.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

None

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

Father

10582 Atwood Road Roscoe, IL 61073 DESCRIPTION AND VALUE OF PROPERTY

Signatory for Father's Checking Account with Chase Bank \$0

with Chase Bank, \$0

LOCATION OF PROPERTY
Chase Bank, Rockford IL

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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NAME AND ADDRESS OF DATE OF ENVIRONMENTAL. SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

DOCKET NUMBER STATUS OR DISPOSITION GOVERNMENTAL UNIT

#### 18. Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or

supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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B7 (Official Form 7) (04/13)

NAME ADDRESS DATES SERVICES RENDERED

DOLLAR AMOUNT OF INVENTORY

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

(Specify cost, market or other basis) None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT.

DATE AND PURPOSE OF WITHDRAWAL RELATIONSHIP TO DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 4, 2015

Signature /s/ Travis L. Randolph
Travis L. Randolph
Debtor

Date November 4, 2015

Signature /s/ Tabitha L. Randolph
Tabitha L. Randolph
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Travis L. Randolph Tabitha L. Randolph		Case No.	
		Debtor(s)	Chapter	7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attach	additional pages if ne	cessary.)
Property No. 1		
Creditor's Name: Carfinance		Describe Property Securing Debt: 2011 Chevy Traverse with 65,000 miles in good condition
Property will be (check one):		-
■ Surrendered	☐ Retained	
If retaining the property, I intend to (chec ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
Property No. 2		
Creditor's Name: Chrysler Capital		Describe Property Securing Debt: 2010 Chevy Tahoe with 88,000 miles in good condition
Property will be (check one):		-
☐ Surrendered	■ Retained	
If retaining the property, I intend to (chec ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt

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Property No. 3	
Creditor's Name: Harley Davidson Credit	Describe Property Securing Debt: 2009 Harley Davidson FXDF Dyna Fat Bob in good condition
Property will be (check one):  ☐ Surrendered  ☐ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property	
■ Reaffirm the debt □ Other. Explain (for example, avo	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt	☐ Not claimed as exempt
Property No. 4	
Creditor's Name: Heartland Credit Union	Describe Property Securing Debt: 2013 Chevy Cruze with 47,000 miles in good condition
Property will be (check one):  ☐ Surrendered  ☐ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as Exempt	□ Not claimed as exempt
Property No. 5	
Creditor's Name: Round Point Mortgage	Describe Property Securing Debt: Home at 10582 Atwood Road, Roscoe, IL 61073 (Debtors' Primary Residence)
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt	
☐ Other. Explain (for example, avo	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):	□ Not claimed as exempt
- A MOUDEU AN EXECUTE	LEENOR COMMENTAN EXEMBLE

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lessor's Name: **Describe Leased Property:** Lease will be Assumed pursuant to 11 Duvera Lease on Pet dog, \$402/month starting U.S.C. § 365(p)(2): 6/2015, Lessee  $\square$  YES NO Property No. 2 Lessor's Name: **Describe Leased Property:** Lease will be Assumed pursuant to 11 Furniture Lease, \$139/month x 21 Rent a Center/Get it Now U.S.C. § 365(p)(2): months startin 11/2014, Lessee YES □ NO Property No. 3 Lessor's Name: **Describe Leased Property:** Lease will be Assumed pursuant to 11 Rent a Center/Get it Now Furniture Lease, \$97/month for 25 U.S.C. § 365(p)(2): months starting 12/2014, Lessee YES □ NO I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. /s/ Travis L. Randolph Date November 4, 2015 Signature Travis L. Randolph Debtor /s/ Tabitha L. Randolph Date November 4, 2015 Signature Tabitha L. Randolph

Joint Debtor

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## **United States Bankruptcy Court** Northern District of Illinois

In r	Travis L. Randolph <sup>e</sup> Tabitha L. Randolph		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	800.00
	Prior to the filing of this statement I have received		\$	800.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed comper	nsation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to reno	der legal service for all aspec	ts of the bankruptcy of	ease, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and renderi</li> <li>b. Preparation and filing of any petition, schedules, staten</li> <li>c. Representation of the debtor at the meeting of creditors</li> <li>d. [Other provisions as needed]         Negotiations with secured creditors to reaffirmation agreements and application         522(f)(2)(A) for avoidance of liens on house     </li> </ul>	nent of affairs and plan which s and confirmation hearing, a duce to market value; ex s as needed; preparation	n may be required; nd any adjourned hea emption planning	rings thereof; ; preparation and filing of
6.	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Date	ed: November 4, 2015	/s/ Daniel A. Spri Daniel A. Springe	er	
		Springer Law Fir 2222 E State St	m	
		Suite 107		
		Rockford, IL 611 815.312.4725	04	
		dspringerlaw@g	mail.com	

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Springer Law Firm

2222 East State St. # A-104A, Rockford, IL

815.312.4275

## **CHAPTER 7 RETAINER AGREEMENT**

The undersigned agrees to hire Springer Law Firm to represent the undersigned in a Chapter 7 bankruptcy and agrees to the following terms and conditions:

- The attorney fees for the Chapter 7 bankruptcy are \$800. This is a flat fee arrangement, and does not
  include the court costs, which are currently \$335. This is the total of your attorney fees, and Springer Law
  Firm will not charge you for additional work. However, if you refuse to cooperate, or fail to provide
  information as requested by our attorney, your case may be closed.
- 2. Fees paid to the firm become property of the firm upon payment. If before the case is filed, you decide to close out your case, Springer Law Firm will refund you any fees not earned. I assign to Springer Law Firm any amount paid towards court costs and filing fees. I authorize Springer Law Firm to transfer said funds to the firm's operating account if I decide not to file for bankruptcy, or if I breach this contract.
- 3. I agree to disclose all pertinent information to Springer Law Firm, so that the firm can properly disclose all my assets, debts, and financial history to the court. I agree to keep the firm informed on any new assets or debts I may incur from this date forward. If I do not provide the proper information, or do not cooperate with Springer Law Firm, said firm may withdraw from representation, with permission of the court.
- 4. I understand that I may not be able to protect all of my property. The bankruptcy code does not provide exemptions for everything, and as such, some of my property may be taken by the Trustee and sold. Additionally, if my income is too high, or if my income is not offset enough by my expenses, I understand that the Trustee may dismiss my case, or require me to file a Chapter 13 instead of a Chapter 7.
- 5. I understand that not all of my debts may be discharged in a Chapter 7 bankruptcy. Student loans, educational debts, undisclosed debt, support/maintenance, fines, debts incurred by fraud, future association/condo HOA dues, certain tax debts, or debts found non-dischargeable by a Judge are among the debts not dischargeable.
- I understand that this retainer agreement is for bankruptcy representation only. Springer Law Firm will not represent me in any other case or legal matter, unless agreed to in a separate retainer agreement.
- 7. I understand that before I transfer or sell any property, or incur any new debt, I will first notify Springer Law Firm and consult on the impact such action will have on my bankruptcy.
- 8. I understand that I must take 2 classes pertaining to financial management and credit counselling. Failure to take these courses will result in either my case NOT being filed, or if filed, possibly dismissed. If my case is dismissed, I understand that I will have to pay to have my case re-opened by Springer Law Firm.
- 9. I have received the 11 U.S.C. § 527(a) disclosures and have read them.

Dated: 10/30/15

Signature:

Print Name: Tobitha Rand

Attorney Signature

Attorney Print:

Signature:

Print Name Traves Randock

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

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a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Travis L. Randolph Tabitha L. Randolph		Case No.			
	•	Debtor(s)	Chapter 7	7		
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE						
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor re received and read the attached no	tice, as required by	§ 342(b) of the Bankruptcy		
	s L. Randolph na L. Randolph	X /s/ Travis L. Ra	ındolph	November 4, 2015		
Printed	d Name(s) of Debtor(s)	Signature of De	btor	Date		
Case N	No. (if known)	X /s/ Tabitha L. R	•	November 4, 2015		
		Signature of Ioi	nt Debtor (if any)	Date		

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## **United States Bankruptcy Court** Northern District of Illinois

In re	Travis L. Randolph Tabitha L. Randolph		Case No.	
		Debtor(s)	Chapter	7
	VERIF	ICATION OF CREDITOR M	IATRIX	
		Number of	Creditors: _	59
	The above-named Debtor(s) here (our) knowledge.	eby verifies that the list of credi	tors is true and	correct to the best of my
Date:	November 4, 2015	/s/ Travis L. Randolph		
		Travis L. Randolph Signature of Debtor		
Date:	November 4, 2015	/s/ Tabitha L. Randolph Tabitha L. Randolph Signature of Debtor		

Afni Attn: Bankruptcy Dept. PO Box 3097 Bloomington, IL 61702-3097

All Credit Lenders PO Box 5598 Elgin, IL 60121

Alpine Bank 1700 N. Alpine Road Rockford, IL 61107

Altamore & Associates Attn: Bankruptcy Dept. 308 W State St., #420 Rockford, IL 61101

ATG Credit Attn: Bankruptcy Dept. 1700 W Courtland St Ste 201 Chicago, IL 60622

Beloit Health System Attn: Bankruptcy Dept. 1969 West Hart Road Beloit, WI 53511

Capital One Bank USA NA Attn: Bankruptcy Dept. PO Box 30281 Salt Lake City, UT 84130

Carfinance 7525 Irving Center Drive, Suite 250 Irvine, CA 92618

Chase Bank Attn: Bankruptcy Dept. 340 S. Cleaveland Ave., Bldg. 370 Westerville, OH 43081

Check Into Cash Attn: Bankruptcy Dept. 3437-39 N. Main St Rockford, IL 61103 Check N' Go 2521 Milton Avenue Janesville, WI 53545

Chrysler Capital PO Box 961275 Fort Worth, TX 76161

Comenity Bank/Gordmans PO Box 182789 Columbus, OH 43218

Comenity Bank/Meijer PO Box 182789 Columbus, OH 43218

Comenity Bank/Victorias Secret PO Box 182789 Columbus, OH 43218

Credit One Bank NA Attn: Bankruptcy Dept. PO Box 98872 Las Vegas, NV 89193

Crusader Clinic Attn: Bankruptcy Dept. 1100 Broadway Rockford, IL 61104

Culligan International 9399 West Higgins Road, Suite 1100 Des Plaines, IL 60018

Duvera 1910 Palomar Point Way, Suite 101 Carlsbad, CA 92008

Elan Financial Attn: Bankruptcy Dept. PO Box 108 Saint Louis, MO 63166 Equifax PO Box 740256 Atlanta, GA 30374

Experian PO Box 4500 Allen, TX 75013

Family Counseling Services 210 N. Longwood Street Rockford, IL 61107

First Premier Bank Attn: Bankruptcy Dept. 3820 N Louise Ave Sioux Falls, SD 57107

Ginny's Attn: Bankruptcy Dept. 1112 7th Avenue Monroe, WI 53566

Harley Davidson Credit Attn: Bankruptcy Dept. 3850 Arrowhead Dr. Minneapolis, MN 55438

Healing Hands School 125 W. Mission #212 Escondido, CA 92025

Heartland Credit Union 2213 W. White Oaks Drive Springfield, IL 62704

Illinois Pathologists Services, LLC PO Box 9846 Peoria, IL 61612

IRS Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346 James Smith 10582 Atwood Rd. Roscoe, IL 61073

Kandi Miller 1621 Roosevelt Ave. Machesney Park, IL 61115

Kinnickinnick School District 5410 Pine Lane Roscoe, IL 61073

Kohls Attn: Bankruptcy Dept. PO Box 3115 Milwaukee, WI 53201

Lincoln Rental & Sales 3110 Auburn Street Rockford, IL 61101

Mathers Clinic 6090 Strathmoor Drive #1 Rockford, IL 61107

Montgomery Ward & Co., Inc. Attn: Bankruptcy Dept. 535 W. Chicago Ave Chicago, IL 60610

Mutual Management Services Co., LLC 7177 Crimson Ridge Dr., Suite 10 PO Box 8740 Rockford, IL 61126-6235

Navient PO Box 9635 Wilkes Barre, PA 18773

OSF St. Anthony Med Center Attn: Bankruptcy Dept. 5510 East State St. Rockford, IL 61108-2381 Pay Pal Attn: Bankruptcy Dept. PO Box 45950 Omaha, NE 68145

Pekin Insurance Group 2505 Court Street Pekin, IL 61558

Progressive Insurance 6300 Wilson Mills Road Cleveland, OH 44143

Radiology Consultants of Rockford Attn: Bankruptcy Dept. 39020 Eagle Way Chicago, IL 60678

Rent a Center/Get it Now 5501 Headquarters Dr Plano, TX 75024

Rockford Mercantile Agency Attn: Bankruptcy Dept. 2502 S Alpine Rd Rockford, IL 61108

Rockford Radiology Attn: Bankruptcy Dept. 2400 N Rockton Ave Rockford, IL 61103

Round Point Mortgage PO Box 19409 Charlotte, NC 28219

Southern Wisconsin Emergency Attn: Bankruptcy Dept. 1446 N Randall Ave Janesville, WI 53545

Springleaf Financial Services P.O Box 3251 Evansville, IN 47731

Sprint KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park, KS 66251

Sterling Laboratories 4629 N. Ronald Street Harwood Heights, IL 60706

Swedish American Medical Group Attn: Bankruptcy Dept. PO Box 1567 Rockford, IL 61110

SYNCB/Amazon PO BOX 965015 Orlando, FL 32896

SYNCB/Care Credit Attn: Bankruptcy Dept PO BOX 960061 Orlando, FL 32896

SYNCB/Wal-Mart Attn: Bankruptcy Dept. PO Box 965024 Orlando, FL 32896

T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015-3410

TransUnion 555 West Adams Street Chicago, IL 60661

Winnebago County Circuit Court 400 W State St Rockford, IL 61101